

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: Charles H. Prem Andrews Federal Credit Union vs. Charles H. Prem Scott F. Waterman		Debtor(s) Movant Debtor(s) Trustee CHAPTER 13 NO. 23-10682 AMC 11 U.S.C. Section 362
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**MOTION OF ANDREWS FEDERAL CREDIT UNION
FOR RELIEF FROM THE AUTOMATIC STAY
UNDER SECTION 362**

1. Movant is Andrews Federal Credit Union.
2. Debtor(s) is/are the owner(s) of the premises 1471 East Wilt Street, Philadelphia, PA 19125, hereinafter referred to as the mortgaged premises.
3. Movant is the holder of a mortgage, original principal amount of \$175,000.00 on the mortgaged premises that was executed on September 25, 2019. The mortgage has been assigned as follows: FROM: Mortgage Electronic Registration Systems, Inc. as Mortgagee, as Nominee for HomeSide Financial, LLC DBA Lower, its successors and assigns, TO: Andrews Federal Credit Union, by assignment of mortgage dated August 03, 2022, and recorded in Philadelphia PA on September 01, 2022 as Doc ID 54092842.
4. Scott F. Waterman, is the Trustee appointed by the Court.
5. The commencement and/or continuation of the mortgage foreclosure proceedings by reason of non-payment of monthly mortgage payments were stayed by the filing of a Chapter 13 Petition in Bankruptcy by the Debtor(s).
6. Debtor(s) has/have failed to make the monthly post-petition mortgage payments in the amount of \$1,298.17 for the months of July 2023 through September 2023, plus late charges if applicable.
7. In addition to the other amounts due to Movant reflected in this Motion, as of the date hereof, in connection with seeking the relief requested in this Motion, Movant has also incurred legal fees and

legal costs. Movant reserves all rights to seek an award or allowance of such fees and expenses in accordance with applicable loan documents and related agreements, the Bankruptcy Code and otherwise applicable law.

8. The total amount necessary to reinstate the loan post-petition is \$3,894.51 (plus attorney's fees & costs).

9. Movant is entitled to relief from stay for cause.

10. This motion and the averments contained therein do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this motion, including fees and costs, due under the terms of the mortgage and applicable law.

WHEREFORE, Movant prays that an Order be entered modifying the Stay and permitting Movant to proceed with its mortgage foreclosure on the mortgaged premises, and to allow the Sheriff's Grantee to take any legal action to enforce its right to possession of the mortgage premises. Further, Movant prays that an Order be entered awarding Movant the costs of this suit, reasonable attorney's fees in accordance with the mortgage document and current law together with interest.

/s/Mark Cronin
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Date: October 02, 2023